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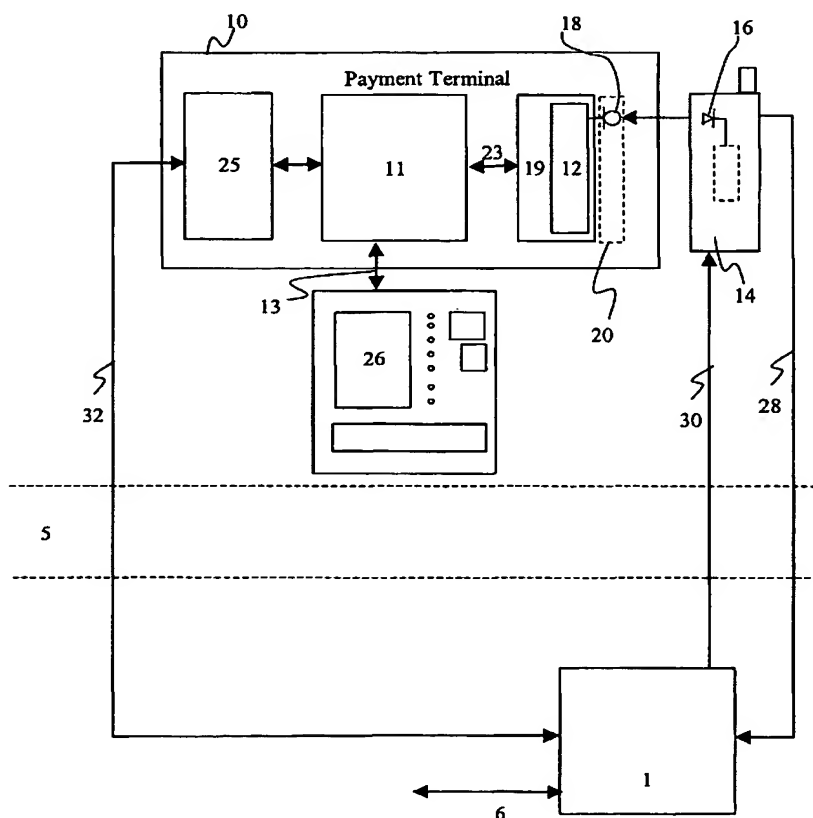
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(54) Title: PAYMENT TERMINAL DEVICE FOR PAYMENT DATA EXCHANGE



(57) Abstract: Disclosed is a terminal device (10) for payment data exchange comprising interfaces for coupling to a point of sale devices (26), to a mobile phone (14), and to a payment centre (1). The payment data exchange is performed on two different ways. In a first way from the payment terminal device (10) via the mobile phone (14) and the mobile voice network (5) to the authorisation centre (1) or, vice versa, from the payment centre (1) via the mobile voice network (5) and the mobile phone (14) to the payment terminal device (10), wherein the payment data are transferred between the payment terminal device (10) and the mobile phone (14) on voice information. On the second way the data are transferred directly from the terminal device (10) via e.g. the network (5) to the authorisation centre (1) and, vice versa, from the payment centre (1) via the network (5) to the payment terminal device (10).



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